Resources for Home Repair and Maintenance

ACTION Housing Weatherization: Mon Valley residents contact 412-678-8622 x333 or wxapps@actionhousing.org – For income-eligible homeowners and renters (with Landlord approval) who are at or below 200% FPL. Staff will conduct an audit to assess energy measures that will increase energy efficiency and reduce energy costs. This process should improve energy efficiency, reduce heating and electric bills, and make the home a more comfortable place to live. Must have lived in home for 3 months and be able to provide a copy of gas and electric bills.

Allegheny Home Improvement Loan Program (AHILP): alleghenycounty.us/ahilp – Affordable low-interest home improvement loans. Home must be the applicant's principal residence and a single-family dwelling. Applicant must own the property and be below income limit based on household size (1=$60,100; 2=$68,700; 3=$77,300; 4=$85,850; 5=$92,750. Must have acceptable credit. Property taxes must be paid/current. **Excludes homes in McKeesport, Trafford, Penn Hills, Pittsburgh, McDonald**.

Allegheny Lead Safe Homes Program: call ACTION-Housing at 412-227-5700 or email alleghenylead@actionhousing.org – Provides free lead-paint testing and home repairs to keep families safe from lead paint.

Save Your Home Program: This program provides a single process for the amicable resolution of mortgage foreclosure proceedings through court intervention, counseling, and conciliation. Participation cannot start until the lender files a Mortgage Foreclosure Complaint action against the borrower in Civil Court. Then the Sheriff's Dept. will serve the borrower with foreclosure paperwork (pink sheet). Participation is then initiated by a phone call to the Hotline at 1-866-298-8020.

Vacant Property Recovery Program (VPRP): 412-350-1090, VPRP@AlleghenyCounty.us – For people who want to use abandoned land for a public purpose (community garden, apartment buildings, etc.) to decrease blight. Applicants must explain what they want to do with the land and show that they can do it. If they do not implement their plan, the county can take it back. Pricing differs by municipality.

PHFA

- **HEELP Weatherization program (Homeowner Energy Efficiency Loan Program)**: 1-855-827-3466, Application: phfa.org/programs/repairs/heelp.aspx – Offers loans from $1,000-$10,000 for specific energy efficiency repairs at a fixed 1% APR. Repairs include: roof replacement; new energy efficient heating/cooling system or repairs; energy efficient windows and doors; air sealing, insulation, or ductwork. Income limit is 80% AMI ($59,400 for single person, $84,800 for family of 4).
- **ACCESS Home Modification**: phfa.org/programs/repairs.aspx – Provides up to $10,000 for accessibility modifications when a home is purchased. Applicant must have a disability or have a family member in the household with a disability. Provides a deferred payment loan (due upon sale of home). Must have a PHFA loan to qualify (Keystone Home Loan, Keystone Government Loan, HFA Preferred).
- Visit phfa.org/programs/repairs.aspx for more programs including repair/replace on-lot septic systems, connect to a public sewer system, PENNVEST, and purchase improvements (money for immediate repairs needed upon purchase).

Original: Fall 2019
Last updated: August 2026

Habitat for Humanity Home Repair Program: Contact Emily at 412-450-8520 x10, ekammenzind@pittsburghhabitat.org – Owner must live in the home currently, be up to date on all property taxes, have home owner's insurance, and be willing to partner with Habitat Pittsburgh by working alongside volunteers on the project. This Habitat program is fee based (not free of charge) based on a sliding scale.

Hebrew Free Loan Association of Pittsburgh: 412-422-8868, info@hflapgh.org – Interest-free (0% interest rate) loans to be paid back in 2-3 years. Borrower must have a source of income. Borrower must live in Allegheny, Washington, Westmoreland, Armstrong, Butler, or Beaver County. Does NOT provide loans for rent/mortgage, utilities, monthly bills, working capital/cash, other loans.

Hosanna Industries: 724-770-0262 – Provides construction services (including disability access improvements) for qualified low-income households as well as disaster relief services.

Rebuilding Together Pittsburgh: rtpittsburgh.org/programs, 412-247-2700 – Free home repair services specifically targeted at seniors, veterans, and people with disabilities. Typically has funding for specific areas, and are currently focusing on East Hills, Lincoln Lemington, the Hill District, and the Mon Valley. Certified contractors complete modest projects such as plumbing leaks, furnace or roof repairs, minor electrical issues, and safety modifications. Services based on funding availability.

PA Assistive Technology Foundation (PATF): 484-674-0506, https://patf.us – Provides low interest loans to pay for home modifications and assistive devices that make their lives easier, more productive, and more independent. Loan rates at 3.75% for over $7,000. Loans less than $7,000 may be interest free. Borrower must be able to repay the loan.

PA Office of Vocational Rehabilitation (OVR): 412-392-4950, view website – May pay for home modifications and assistive technology that directly support an individual's return to paid employment.

USDA Section 504 Home Repair Program: 724-261-3887 (Westmoreland), 724-482-4800 ext4 (Allegheny County) – Single-family housing repair. Provides *loans* to very-low-income homeowners to repair, improve, or modernize their homes; or *grants* to elderly very-low-income homeowners to remove health and safety hazards. You must:

- Be the homeowner and occupy the house
- Be unable to obtain affordable credit elsewhere
- Have a family income below 50% of the area median income
- For grants, be age 62 or older
- Note: Much of the Greater Pittsburgh area may be ineligible since it's not considered "rural".

Underground Heating Oil Tank Cleanup Reimbursement Program: Program info and online application here – Provides funds to owners of underground heating oil tanks, to assist with cleanup costs due to leaks. Tank capacity must be 3,000 gallons or less, the leak must have occurred after 1/30/1998, and the oil must be used to provide heat to qualify for this program.

Veteran Related

- **Heroes Supporting Heroes:** 412-235-1737 or request online – For military members, veterans, and their families who need home repairs. Work could include HVAC, roofing, accessibility ramps, tree removal, and gutter replacement. Financial assistance does not cover rent, mortgage, or utilities.
- **Dept of Veterans Affairs (VA)**: For assistance navigating the VA call 1-800-698-2411 (MyVA411) or 1-800-827-1000 (VA benefits hotline). For Crisis Intervention, call 988 and select option 1, or text 838255 – Has a home modification program if a disability is directly connected to their military service. Information here or here.

211: Call 211, or landline users should call 1-888-553-5778 – PA211 Southwest seeks to provide an easy-to-remember telephone number and web resource for finding health and human services for everyday needs and in crisis situations.